

**Table I.D.4.a(1997) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.5%	49.3%	33.3%	23.5%	15.9%	12.9%	36.6%	14.4%
Industry group **								
Agric., fish., forest.	27.3%	--	--	--	--	--	52.3%	1.0% *
Mining	51.3%	54.6% *	67.4%	65.3%	67.7%	32.4% *	49.1%	52.5%
Construction	36.9%	67.5%	25.8%	40.7%	19.2% *	14.1% *	47.8%	20.0%
Manufacturing	15.9%	31.2%	43.6%	15.0%	24.1%	10.9%	28.9%	14.4%
Transp., commu., util.	33.3%	56.8%	45.1%	20.7%	9.9% *	38.8%	41.9%	32.4%
Wholesale trade	19.1%	64.2%	33.0%	25.2%	9.9% *	13.3% *	39.6%	13.8%
Retail Trade	11.4%	46.4%	22.0%	16.2%	16.0%	5.5%	25.9%	8.2%
Fin., ins., real est.	12.4%	38.3%	33.9%	31.7%	14.4% *	4.6% *	35.9%	8.0% *
Services	16.8%	45.5%	32.4%	21.8%	11.3%	10.1%	36.3%	11.4%
Unknown	52.2% *	52.2% *	0.0%	0.0%	0.0%	0.0%	52.2% *	0.0%
Ownership								
For profit, incorporated	18.5%	49.1%	34.3%	23.0%	16.7%	13.1%	35.1%	14.8%
For profit, unincorporated	20.9%	40.4%	21.1% *	7.0% *	15.4%	12.3% *	31.7%	12.3%
Nonprofit	19.9%	70.2%	38.7%	27.0%	13.3% *	14.8% *	52.8%	14.7%
Unknown	12.8%	41.0%	37.8% *	55.9%	14.1% *	7.2% *	48.7%	10.2%
Age of firm								
Less than 5 years	25.2%	45.3%	19.7% *	19.4%	14.7% *	4.8% *	32.1%	13.5% *
5-9 years	30.0%	51.7%	29.1%	22.7%	35.5%	4.4% *	34.8%	24.9%
10-19 years	29.1%	47.0%	31.6%	25.1%	14.9% *	31.0%	37.0%	23.0%
20 or more years	19.2%	52.1%	43.2%	23.4%	13.2%	14.5%	40.0%	14.8%
Unknown	12.5%	66.0%	29.5%	24.8%	16.1%	10.6%	30.8%	12.0%
Multi/single status								
2 or more locations	13.8%	21.0% *	31.6%	22.3%	13.8%	13.1%	21.3%	13.6%
1 location only	29.2%	50.5%	33.5%	23.9%	19.7%	8.8% *	38.2%	18.2%
Percent full-time employees								
Less than 25%	21.1%	65.5%	36.4% *	32.1%	25.4% *	0.6% *	50.0%	11.2% *
25-49 %	12.7%	58.0%	38.2%	24.7%	13.5% *	5.5% *	45.8%	7.5%
50-74 %	20.1%	44.7%	36.2%	27.0%	17.9% *	12.9%	39.6%	15.1%
75% or more	18.5%	49.3%	32.9%	23.1%	15.6%	13.3%	35.8%	14.6%
Union presence								
No union employees	15.2%	46.9%	30.7%	20.8%	12.5%	6.1%	33.5%	9.5%
Has union employees	27.0%	76.8%	60.8%	45.4%	31.9%	21.3%	69.6%	23.5%
Unknown	22.8%	45.3%	25.4% *	26.5%	12.2% *	23.5%	29.6%	22.4%
Percent low wage employees **								
50% or more low wage	15.0%	55.4%	27.0%	26.4%	14.7% *	0.2% *	37.7%	8.7% *
Less than 50% low wage	21.3%	49.1%	34.8%	23.6%	17.3%	12.4%	37.2%	15.4%
Unknown	13.7%	48.5%	17.7% *	19.1%	9.0% *	13.7%	24.1%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4.a(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.87%	2.71%	1.86%	1.59%	0.77%	1.68%	0.55%
Industry group **								
Agric., fish., forest.	4.99%	--	--	--	--	--	6.07%	2.45% *
Mining	10.78%	16.74% *	19.35%	18.31%	19.78%	12.74% *	13.65%	13.02%
Construction	3.60%	4.14%	5.84%	6.90%	8.11% *	7.43% *	4.97%	4.97%
Manufacturing	1.46%	7.72%	6.49%	2.09%	3.86%	1.66%	4.27%	1.65%
Transp., commu., util.	2.70%	9.26%	11.39%	3.46%	2.97% *	4.16%	7.17%	2.53%
Wholesale trade	2.35%	4.88%	3.70%	4.24%	4.03% *	4.35% *	2.61%	2.77%
Retail Trade	1.06%	3.25%	4.30%	3.38%	2.73%	0.88%	2.66%	0.87%
Fin., ins., real est.	2.49%	6.07%	6.87%	5.21%	5.69% *	2.43% *	4.59%	2.82% *
Services	1.35%	3.96%	2.61%	2.47%	2.88%	1.56%	2.11%	1.61%
Unknown	15.78% *	15.78% *	0.00%	0.00%	0.00%	0.00%	15.78% *	0.00%
Ownership								
For profit, incorporated	0.81%	1.48%	2.44%	2.34%	1.52%	0.82%	1.96%	0.76%
For profit, unincorporated	2.04%	5.79%	8.76% *	3.00% *	3.85%	4.62% *	3.51%	2.49%
Nonprofit	2.22%	8.06%	5.84%	5.06%	4.06% *	4.97% *	5.04%	2.69%
Unknown	3.05%	9.51%	13.56% *	14.80%	5.61% *	2.43% *	9.97%	1.98%
Age of firm								
Less than 5 years	2.98%	4.89%	6.77% *	5.08%	5.44% *	2.45% *	3.52%	5.43% *
5-9 years	3.11%	3.07%	3.63%	2.99%	8.04%	9.35% *	2.58%	4.77%
10-19 years	2.19%	4.36%	4.81%	4.10%	5.21% *	6.39%	2.46%	4.07%
20 or more years	0.87%	5.52%	3.67%	3.21%	1.70%	1.76%	3.35%	1.11%
Unknown	1.21%	13.07%	6.88%	3.72%	3.50%	0.82%	7.34%	1.13%
Multi/single status								
2 or more locations	0.71%	8.15% *	4.77%	4.51%	2.52%	0.81%	3.63%	0.71%
1 location only	1.69%	2.11%	2.87%	2.51%	2.92%	7.24% *	1.56%	2.68%
Percent full-time employees								
Less than 25%	5.23%	5.75%	11.50% *	9.13%	8.79% *	0.49% *	6.82%	5.07% *
25-49 %	1.96%	7.07%	7.37%	5.53%	4.14% *	2.09% *	5.45%	1.72%
50-74 %	1.84%	3.72%	3.65%	5.40%	5.45% *	3.53%	2.34%	2.33%
75% or more	0.53%	1.90%	2.97%	1.87%	1.57%	0.80%	1.84%	0.58%
Union presence								
No union employees	0.46%	1.75%	2.65%	2.03%	1.42%	0.54%	1.51%	0.65%
Has union employees	1.02%	11.88%	10.54%	7.42%	6.31%	1.80%	7.47%	1.68%
Unknown	3.60%	8.48%	7.86% *	6.62%	5.43% *	3.88%	2.97%	3.80%
Percent low wage employees **								
50% or more low wage	2.69%	4.30%	6.14%	4.04%	6.53% *	0.23% *	2.10%	3.10% *
Less than 50% low wage	0.48%	1.94%	3.03%	2.00%	1.75%	1.20%	1.73%	0.79%
Unknown	0.99%	7.39%	5.95% *	3.78%	3.49% *	1.12%	4.25%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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